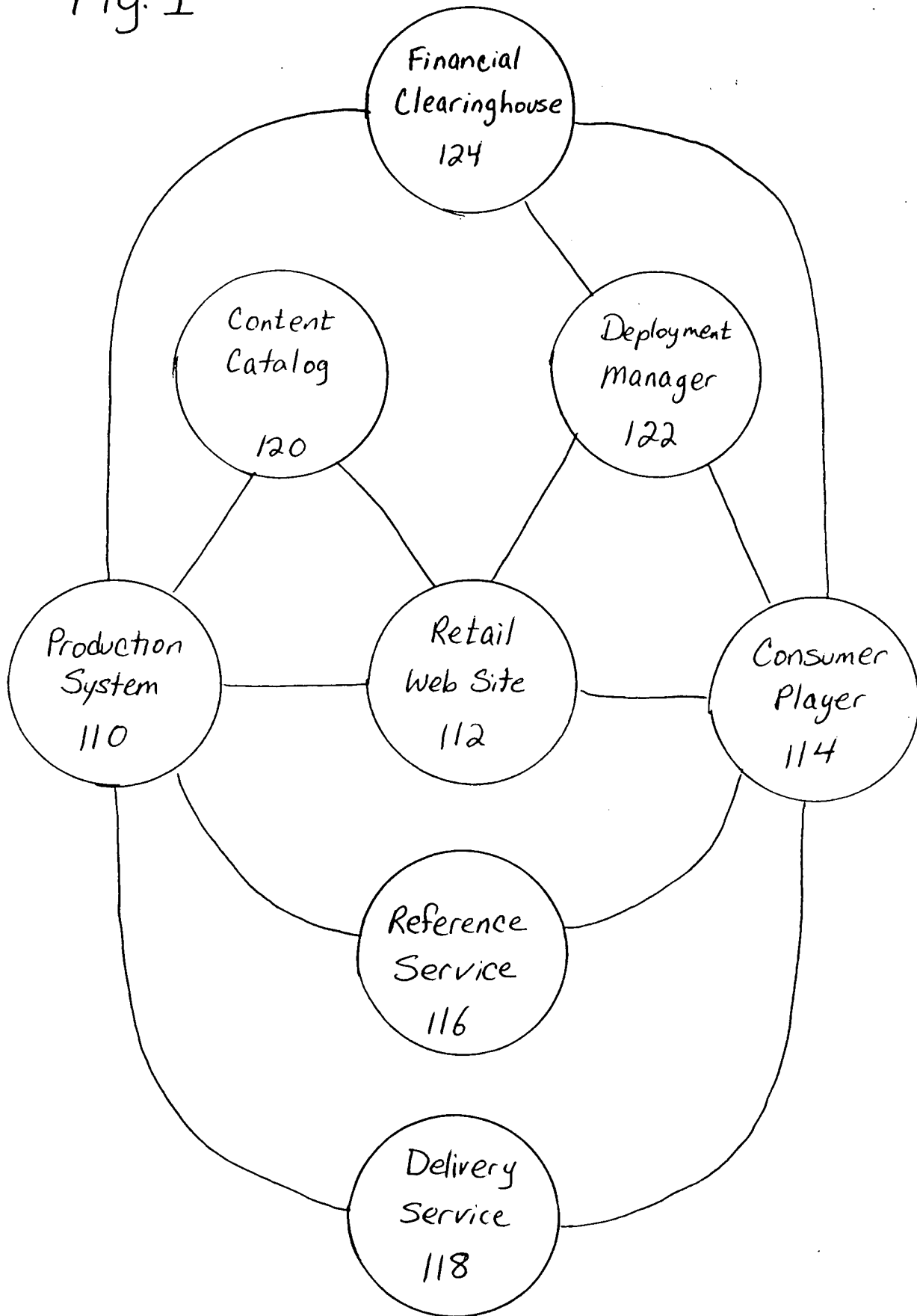


[illegible]

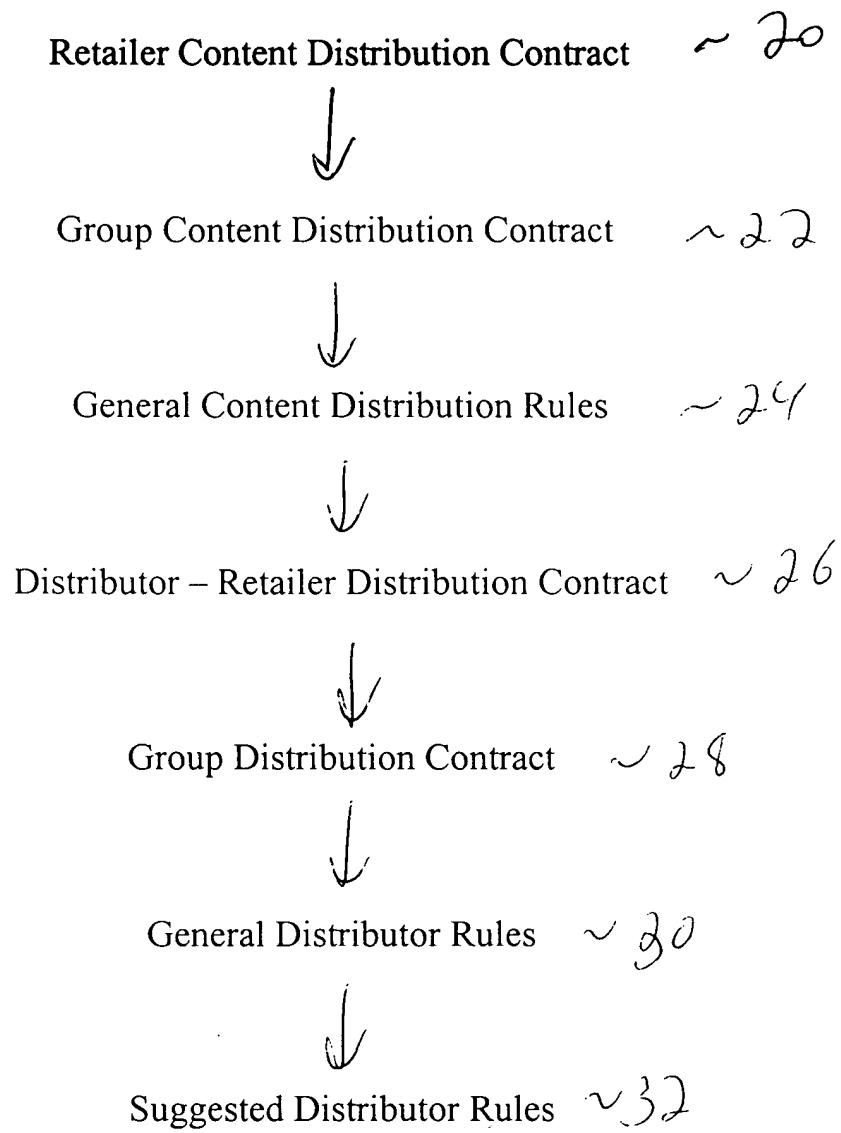
[illegible]

Figure 3

Specific Content Financial Contract (Term Sheet) ~ 34



Specific Content Group Financial Contract (Term Sheet) ~ 36



Distributor - Retailer Financial Contract ~ 38



Group Financial Contract ~ 40

002120-9011560